Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 1 of 57

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy of Illino		,			Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle):  Sturdivant, Dontay L.							ebtor (Spouse ffany Ann	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Tiffany A. Sturdivant				8 years		
Last four di (if more than	igits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if mo	four digits of than one, s	state all)	r Individual-	Taxpayer I	I.D. (ITIN) No./Complete EIN
	ress of Debto allace Str rd, IL	,	Street, City,	and State)	):	ZIP Code	23 Ro		f Joint Debtor ce Street L	(No. and St	reet, City,	and State):  ZIP Code
County of F Winneb	Residence or	of the Princ	cipal Place o	of Busines		61103		ty of Reside	ence or of the	Principal Pl	ace of Bus	61103 iness:
Mailing Ad	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	reet address):
					Г	ZIP Code	:					ZIP Code
	Principal A			r			•					
See Exh  Corpora  Partners  Other (I	(Form of O (Check ual (includes nibit D on pa	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	☐ Sing in 1 ☐ Rail ☐ Stoo	(Checl lth Care Bu gle Asset Ri 1 U.S.C. § lroad ckbroker nmodity Br aring Bank er Tax-Exe	eal Estate as 101 (51B)	s defined	Chap	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 hapter 15 hapter 15 hapter 15 hapter 15 hapter 15 hapter 16 hapter be of Debts	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
				und	otor is a tax- er Title 26	exempt org of the Unite	anization d States	"incur	d in 11 U.S.C. § red by an indivi onal, family, or	idual primarily		business debts.
☐ Filing F attach s is unabl ☐ Filing F	ing Fee attace fee to be paid igned applicate to pay fee fee waiver re igned applicate	hed  I in installmation for the except in in quested (ap	e court's con stallments. I oplicable to c	able to inc sideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent l are less that tith this petition were solici	s defined in or as defined in \$2,190,0 ion.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00.  ition from one or more S.C. § 1126(b).
☐ Debtor of Debtor of	Administrates that estimates that estimates that ill be no fund	t funds will it, after any	l be available exempt proj	perty is ex	cluded and	administrat			ereditors, in			FOR COURT USE ONLY
Estimated N  1- 49	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated I  \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 2 of 57

Page 2 Name of Debtor(s): Voluntary Petition Sturdivant, Dontay L. (This page must be completed and filed in every case) **Hughes, Tiffany Ann** All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Gary C. Flanders</u> June 27, 2008 Signature of Attorney for Debtor(s) (Date) Gary C. Flanders 6180219 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 57 Document B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Dontay L. Sturdivant

Signature of Debtor Dontay L. Sturdivant

### X /s/ Tiffany Ann Hughes

Signature of Joint Debtor Tiffany Ann Hughes

Telephone Number (If not represented by attorney)

June 27, 2008

Date

### Signature of Attorney\*

#### X /s/ Gary C. Flanders

Signature of Attorney for Debtor(s)

#### Gary C. Flanders 6180219

Printed Name of Attorney for Debtor(s)

#### Bankruptcy Clinic

Firm Name

1 Court Place Rockford, IL 61101

Address

### 815-962-7084 Fax: 815-987-3759

Telephone Number

### June 27, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Sturdivant, Dontay L. **Hughes, Tiffany Ann** 

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 4 of 57

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dontay L. Sturdivant Tiffany Ann Hughes		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 5 of 57

# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Dontay L. Sturdivant	
	Dontay L. Sturdivant	

Date: \_June 27, 2008

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 6 of 57

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dontay L. Sturdivant Tiffany Ann Hughes		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 7 of 57

# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Tiffany Ann Hughes
		Tiffany Ann Hughes
Date: June 2	7, 2008	

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 8 of 57

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dontay L. Sturdivant,		Case No.	
	Tiffany Ann Hughes			
•		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	88,000.00		
B - Personal Property	Yes	4	14,587.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		107,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		63,800.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,486.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,249.00
Total Number of Sheets of ALL Schedu	ıles	27			
	To	otal Assets	102,587.00		
			Total Liabilities	170,800.00	

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 9 of 57

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dontay L. Sturdivant,		Case No		
	Tiffany Ann Hughes		_		
_		Debtors	Chapter	7	_

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	23,300.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	23,300.00

#### State the following:

Average Income (from Schedule I, Line 16)	4,486.00
Average Expenses (from Schedule J, Line 18)	4,249.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,415.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		8,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		63,800.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		71,800.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 10 of 57

B6A (Official Form 6A) (12/07)

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Community Claim or Exempt	ion
Description and Location of Property  Nature of Debtor's Interest in Property  Husband, Wife, Joint, or Corrent Value of Debtor's Interest Property, withor Deducting any Sec	in Amount of ut Secured Claim

Sub-Total > **88,000.00** (Total of this page)

Total > **88,000.00** 

-,----

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 11 of 57

B6B (Official Form 6B) (12/07)

In re	Dontay L. Sturdivant,	Case No
	Tiffany Ann Hughes	

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		cash	J	2.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		checking Chase Bank	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		checking Members Alliance	J	125.00
	cooperatives.		savings Members Alliance	J	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		4 beds, 6 dressers, 1 sofa, 1 loveseat, 2 chairs, 2 tvs, 1 dvd player, 1 computer, 1 stereo, 1 stove, 1 refrigerator, 1 washer, 1 dryer, 1 dishwasher, 1 dining room set, 1 microwave oven, etc. with estimated retail value of \$2000.00	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		dvds with estimated retail value of \$150.00	J	50.00
6.	Wearing apparel.		clothing with estimated retail value of \$200.00	J	50.00
7.	Furs and jewelry.		jewelry with estimated retail value of \$30.00	J	10.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance through Gerber value \$20.00	J	20.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 1,482.00

3 continuation sheets attached to the Schedule of Personal Property

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 12 of 57

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dontay L. Sturdivant,
	Tiffany Ann Hughes

|--|

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or	401(k)		н	800.00
	other pension or profit sharing plans. Give particulars.	retirem	ent plan	W	200.00
		retirem	ent plan	w	1,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > (Total of this page)

2,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 13 of 57

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dontay L. Sturdivant,
	Tiffany Ann Hughes

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(+		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford Explorer, subject to security interest of Amcore Bank dealer retail value, \$14000.00	Н	11,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		cat	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		hand tools with estimated retail value of \$15.00	J	5.00
			(Tota	Sub-Total	al > 11,005.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 14 of 57

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dontay L. Sturdivant, Tiffany Ann Hughes			Case No.			
	Debtors  SCHEDULE B - PERSONAL PROPERTY  (Continuation Sheet)						
	Type of Property	N O N E	Description and Location of Proper	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		

lawn mower with estimated retail value of \$200.00

100.00

B6C (Official Form 6C) (12/07)

In re **Dontay L. Sturdivant, Tiffany Ann Hughes** 

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property single family residence located at 2306 Wallace Street, Rockford, IL	735 ILCS 5/12-901	7,000.00	88,000.00
Cash on Hand cash	735 ILCS 5/12-1001(b)	2.00	2.00
Checking, Savings, or Other Financial Accounts, Contact the Contact of Chase Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
checking Members Alliance	735 ILCS 5/12-1001(b)	125.00	125.00
savings Members Alliance	735 ILCS 5/12-1001(b)	25.00	25.00
Household Goods and Furnishings 4 beds, 6 dressers, 1 sofa, 1 loveseat, 2 chairs, 2 tvs, 1 dvd player, 1 computer, 1 stereo, 1 stove, 1 refrigerator, 1 washer, 1 dryer, 1 dishwasher, 1 dining room set, 1 microwave oven, etc. with estimated retail value of \$2000.00	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible dvds with estimated retail value of \$150.00	es 735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel clothing with estimated retail value of \$200.00	735 ILCS 5/12-1001(a)	50.00	50.00
Furs and Jewelry jewelry with estimated retail value of \$30.00	735 ILCS 5/12-1001(b)	10.00	10.00
Interests in Insurance Policies Life insurance through Gerber value \$20.00	735 ILCS 5/12-1001(h)(3)	20.00	20.00
Interests in IRA, ERISA, Keogh, or Other Pension (401(k)	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	800.00
retirement plan	735 ILCS 5/12-1006	100%	200.00
retirement plan	735 ILCS 5/12-1006	100%	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Ford Explorer, subject to security interest of Amcore Bank dealer retail value, \$14000.00	735 ILCS 5/12-1001(c)	4,800.00	11,000.00
Other Personal Property of Any Kind Not Already hand tools with estimated retail value of \$15.00	Listed 735 ILCS 5/12-1001(b)	5.00	5.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 16 of 57

**B6C** (Official Form 6C) (12/07) -- Cont.

\$200.00

In re	Dontay L. Sturdivant,		Case No.	
	Tiffany Ann Hughes			
-		Debtors		
	SCHEDUL	E C - PROPERTY CLAIMED A (Continuation Sheet)	S EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
lawn mov	ver with estimated retail value of	735 ILCS 5/12-1001(b)	100.00	0 100.00

Total: 15,387.00 102,587.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 17 of 57

B6D (Official Form 6D) (12/07)

In re	Dontay L. Sturdivant,
	Tiffany Ann Hughes

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J		CONTINGEN	L Q U L	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			purchase money lien against	Ť	D A T E D			
Amcore 501 7th Street Rockford, IL 61104		J	2004 Ford Explorer		D			
	┸		Value \$ 14,000.00				12,000.00	0.00
Account No.			lien against					
Citifinancial Auto Bankruptcy Department P.O. Box 1472 Minneapolis, MN 55440-1472		J	Frank Hugh's 1999 Dodge Ram Pick Up Truck					
			Value \$ 6,000.00	1			14,000.00	8,000.00
Account No. 0596404846			Mortgage against					
Nation Star 350 Highland Drive Lewisville, TX 75067		J	residence					
	_		Value \$ 88,000.00			Ш	81,000.00	0.00
Account No.			notice only					
Nation Star P.O. Box 299008 Lewisville, TX 75067		J						
			Value \$ 0.00			Ц	0.00	0.00
o continuation sheets attached			(Total of t	Subt his j			107,000.00	8,000.00
			(Report on Summary of So		ota lule		107,000.00	8,000.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 18 of 57

B6E (Official Form 6E) (12/07)

•			
In re	Dontay L. Sturdivant,	Case No.	
	Tiffany Ann Hughes		
_		Debtors	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	rt this
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible rof such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	relativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	nt of a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichev occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of but whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ısines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were no delivered or provided. 11 U.S.C. § 507(a)(7).	ot
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Formatter Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	ederal
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).	

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 19 of 57

B6F (Official Form 6F) (12/07)

In re	Dontay L. Sturdivant, Tiffany Ann Hughes		Case No.	
_		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

		_	· · · · · · · · · · · · · · · · · · ·			_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	Z Q	DISPUTED		AMOUNT OF CLAIM
Account No.			bank charges	T	DATED			
Alpine Bank c/o Mutual Management 401 E. State Street Rockford, IL 61104		J			D			200.00
Account No. <b>322802535</b>		Г	Ioan	T	П		t	
Ameri Cash Loans 4315 E. State Street Rockford, IL 61108		J						300.00
Account No.		$\vdash$	notice only	$\vdash$	$\vdash$	$\vdash$	+	300.00
Americash Loans 880 Lee Stret Suite 302 Des Plaines, IL 60016-6487		J						
							$\downarrow$	0.00
Account No.  Americash Loans c/o Installment Loan Dept. 880 Lee Street Suite 302 Des Plaines, IL 60016		J	notice only					0.00
				Subt			$\dagger$	500.00
Continuation sheets attached			(Total of t	his	pag	e)		300.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 20 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
_	Tiffany Ann Hughes	

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	C O N T	U N	DI	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT - NG EN	021-00-D4	SPUTED	AMOUNT OF CLAIM
Account No. 81596190538863			telephone	Ť	DATED		
AT&T P.O. Box 8100 Aurora, IL 60507-8100		J			D		30.00
Account No. 08120213969797			internet service		Г		
AT&T P.O. Box 8100 Aurora, IL 60507-8100		J					
							50.00
Account No.  AT&T c/o Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne, NY 10532		J	utilities				188.00
Account No.			notice only		Г		
AT&T c/o West Asset Management 7820 E. Broadway Blvd. Suite 200 Tucson, AZ 85710		J					0.00
Account No.			credit purchases			T	
Black Expressions Book Club c/o RJM Acquisitions 575 Underhill Blvd. Suite 2 Syosset, NY 11791		J					75.00
Sheet no1 of _12 _ sheets attached to Schedule of				Subt	ota	1	343.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	343.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 21 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
_	Tiffany Ann Hughes	

				_			
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CONT	U	D I S P	
MAILING ADDRESS	Ď	н		N	Ľ	s	
INCLUDING ZIP CODE,	I E	W	DATE CLAIM WAS INCURRED AND	ΙŢ	l o	l P	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ũ	U	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	is subject to setore, so state.	NGEN	l D	E	
Account No.	┢	H	medical	₽ T	A		
	1				Ë D		
Camelot Radiology							
c/o Rockford Mercantile		J					
2502 S. Alpine							
Rockford, IL 61108							
Nockiola, iE 01100							11
							Unknown
Account No. 5178-0526-7701-1435			credit purchases				
Capital One		١.					
P.O. Box 30285		J					
Salt Lake City, UT 84130-0285							
							400.00
Account No. 5178-0526-7701-1435	t	t	credit purchases	T			
	1						
Capital One Bank							
P.O. Box 30281		J					
Salt Lake City, UT 84130-0281		ľ					
Sait Lake City, 01 04130-0201							
							500.00
Account No.			notice only				
Capital One Bank							
c/o Allied Interstate		J					
3000 Corporate Exchange Dr. 5th Fl							
Columbus, OH 43231							
							0.00
Account No. <b>322802535</b>	✝	+	student	+	H		
Ticcount ito. ULLUULUU	1						
Citibank	1	1					
P.O Box 22828		J					
	1	٦					
Rochester, NY 14692	1	1					
							22,000.00
Sheet no. 2 of 12 sheets attached to Schedule of	1	•		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	22,900.00
			(10111 01 1		ı E	,-,	

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 22 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ü	P	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U			AMOUNT OF CLAIM
Account No. 67130046-0357715			2007	Т	T E D			
Citifinancial P.O. Box 140489 Irving, TX 75014-0489		J	loan		D			12,000.00
Account No. 6716546, 7242915, 6704990			parking tickets		Π			
City of Rockford c/o Mutual Management Service 401 E. State Street Rockford, IL 61104		J						200.00
Account No. 10399880			utilities		Г	T	Ī	
Commonwealth Edison c/o Harvard Collection Service 4839 N. Elston Ave. Chicago, IL 60630-2534		J						200.00
Account No. 3011370605			Ioan		T		1	
Cottonwood Financial c/o Paragon Way, Inc. 2101 W. Benwhite B #103 Austin, TX 78704-7516		J						150.00
Account No.			medical	$\dagger$	$\vdash$	t	$\dagger$	
Crusader Clinic c/o Rockford Mercantile 2502 S. Alpine Rockford, IL 61108		J						70.00
Sheet no. 3 of 12 sheets attached to Schedule of	-			Sub	tota	ıl	1	40.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	М	12,620.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 23 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
_	Tiffany Ann Hughes	

CD CD WOOD IS ALL AND	С	Hu	sband, Wife, Joint, or Community	С	Τu	ı D	0
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	0 1 0	S P U T E D	S
Account No. 05030114544			insurance premiums	٦̈́	T		
Farmers Insurance c/o Credit Collection Services P.O. Box 55126 Boston, MA 02205-5126		J					395.00
Account No.	t		notice only			$\dagger$	
Fifth Third Bank c/o RJM Acquisitions LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416		J					0.00
Account No. <b>5178-0075-6590-8894</b>	-		credit purchases		+	+	-
First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117-5524	-	J					250,00
Account No. <b>4610-0741-5803-1004</b>			credit purchases			+	
First Premier Bank 3820 N. Louise Ave. Sioux Falls, SD 57107-0145		J					400.00
Account No. <b>248652256-4</b>	╁		credit purchases	+	+	+	400.00
GE Money Bank Attn: Bankruptcy Department P.O Box 10106 Roswell, GA 30076	-	J					300.00
Sheet no. 4 of 12 sheets attached to Schedule of	_		I	Sub			1,345.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	) [ 1,343.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 24 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No
_	Tiffany Ann Hughes	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V	IS SUBJECT TO SETOFF, SO STATE.	4Zm0Z-4Z00	Z Q D	l F	AMOUNT OF CLAIM
Account No. 248652256-4			notice only		E D		
GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076		J					0.00
Account No. 271103DS			rent		П		
Hampton Ridge c/o Winter and Associates 320 N. Park Blvd Freeport, IL 61032		J					6,200.00
						L	0,200.00
Account No. 271103  Hampton Ridge c/o Winter Associates 320 N. Park Boulexa Freeport, IL 61032		J	rent				3,000.00
Account No.			Medical		П	T	
HHM Emegency Service c/o Mutual Management Service 401 E. State Street Rockford, IL 61104		J					150.00
Account No. 5120-2550-0982-9783	Π		credit purchases	П	Г	Г	
Household Credit Card c/o Centeral Credit Services, Inc. P.O. Box 15118 Jacksonville, FL 32239-5118		J					600.00
Sheet no. 5 of 12 sheets attached to Schedule of		_		Subt	ota	1	0.050.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	9,950.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 25 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No
_	Tiffany Ann Hughes	

					_	_	_	
CREDITOR'S NAME,		Ηι	usband, Wife, Joint, or Community		UNL	P	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	U T	5	AMOUNT OF CLAIM
Account No. 5155-9700-1338-6509			credit purchases	Т	E		ſ	
HSBC c/o Hollander Law Offices P.O. Box 105130 Atlanta, GA 30348-5130		J						580.00
Account No. 5155-9700-1338-6509			credit purchases		Т		Ī	
HSBC Bank P.O. Box 5253 Carol Stream, IL 60197		J						580.00
Account No.	-	$\vdash$	notice only		╀	╀	-	
HSBC/West Asset Purchasing, LLC c/o Hollander Law Office P.O. Box 105130 Atlanta, GA 30348-5130	-	J	modice only					0.00
Account No. 3884746			utilities		T	T		
IGS Energy 5020 Brandton Ave. Dublin, OH 43017		J						400.00
Account No. 3753099	┪	t	student loan		T	T	$\dagger$	
Illinois Designated Account Purchas P.O. Box 7017 Deerfield, IL 60015-0707		J						1,300.00
Sheet no. 6 of 12 sheets attached to Schedule of				Sub	tota	al	1	2 060 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	) [	2,860.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 26 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

CDEDITODIC MAME	С	Hu	sband, Wife, Joint, or Community	CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L Q U	S P	AMOUNT OF CLAIN
Account No.			Ioan	Т	T E D		
Jerry Lundquist 210 N. Longwood Rockford, IL 61107		J			D		400.00
Account No. <b>6978000014632678</b>			credit purchases		+	-	
Lane Bryant P.O. Box 427 Milford, OH 45150		J					275.00
Account No. <b>010003211-00</b>	l		dental services			+	
Mark A. Milani DDS Manhattan Plaza 4777 E. State Street Rockford, IL 61108		J					210.00
Account No. 683513263/1356490912			credit purchases		+	$\vdash$	
Media Com/Hollywood Video c/o Credit Protection Assoc. 13355 Noel Road Dallas, TX 75240		J					400.00
Account No. <b>955639</b>			credit purchases		+	+	
National City Bank c/o JJ Marshal & Assoc., Inc. P.O. Box 182190 Shelby Twp., MI 48318-2190		J					230.00
Sheet no7 of _12_ sheets attached to Schedule of			ı	Sub	tota	al	4 545 00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	1,515.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 27 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
_	Tiffany Ann Hughes	

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	C	Ü	Ę	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q			AMOUNT OF CLAIM
Account No. 2959			credit purchases	'	E			
Naturescape 3111 Sandhutton Ave. Rockford, IL 61109		J			В			175.00
Account No. 1944237959/7980327832			utilities		T	T	1	
NiCor Credit Investigations P.O. Box 549 Aurora, IL 60507		J						1,800.00
	_				oppi	1	4	1,000.00
Account No. 65291266  OSF 1101 Main Suite 201 Peoria, IL 61606		J	medical					900.00
Account No. <b>315092</b>			medical		T	T	T	
Physicians Immediate Care P.O. Box 2176 Milwaukee, WI 53201-2176		J						325.00
Account No.	t		notice only	$\dagger$	T	t	$\dagger$	
Physicians Immediate Care c/o Mutual Management Services 401 East State St. 2nd Fl. POB 4777 Rockford, IL 61110		J						0.00
Sheet no. <b>8</b> of <b>12</b> sheets attached to Schedule of		1	1	Sub	tots	⊥ al	$\dagger$	
Creditors Holding Unsecured Nonpriority Claims			(Total of				, [	3,200.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 28 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Ca	ase No
	Tiffany Ann Hughes		

CREDITOR'S NAME,	č	Hu	sband, Wife, Joint, or Community	C	U		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	L Q U	ISPUTED	AMOUNT OF CLAIN
Account No. TS2743	1		deficiency from purchase of vehicle	T	E D		
Rice Auto Sales c/o Rockford Mercantile P.O. Box 5847 Rockford, IL 61125-0247		J					1,675.00
Account No. <b>3473028</b>	t		library fines	+	t	t	
Rockford Public Library c/o Unique National Collections 119 E. Maple Street Jeffersonville, IN 47130		J					75.00
Account No.	╁		insurance premium	+	t		
Skip Rounds Farmer's Insurance Company 129 S. Phelps Ave. Rockford, IL 61108		J					200.00
Account No. Dontay L. Sturdivant	╁		rent	+	+	+	
Southern Illinois Univ Carbondale P.O. Box 19242 Springfield, IL 62794-9242		J					640.00
Account No.	$\vdash$		notice only	+	+	+	340.00
Southern Illinois Univ. Carbondale P.O. Box 19242 Springfield, IL 62794-9242		J	,				0.00
Sheet no. <b>9</b> of <b>12</b> sheets attached to Schedule of			<u> </u>	Sub	tota	ı al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				2,590.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 29 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

	16		shand Wife laint or Community		1	Ь	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. <b>859748</b>			damage to apartment	٦_	T E D		
Southern Illinois University c/o Williams & Fudge, Inc. 300 Chatham Ave. POB 11590 Rock Hill, SC 29731-1590		J			D		400.00
Account No. <b>809850</b>			notice only	T	$\vdash$		
Southern Illinois University c/o National Credit Management P.O. Box 32900 Saint Louis, MO 63132-8900		J					0.00
Account No. <b>15564297</b>			telephone				
Sprint c/o West Asset Management 2703 N. High2ay 75 Sherman, TX 75090		J					273.00
Account No. <b>6403272</b>	╁		telephone	+			
Sprint c/o Diversified Adjustment Service 600 Coon Rapids Blvd. Coon Rapids, MN 55433-5549		J					275.00
Account No. 11245411/9042359	f		telephone	+	+	$\vdash$	
Sprint PCS c/o Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne, NY 10532		J					274.00
Sheet no10_ of _12_ sheets attached to Schedule of	<u> </u>			 Sub	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,222.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 30 of 57 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

CREDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No.			Acct #3274727, 5197831, 5373211, 3190876,	Т	ΙE		
Swedish American Hospital c/o Mutual Management 401 E. State Street Rockford, IL 61104		J	4873678, 5447880, 5618189, 5672268, 5844573, 5974373 Medical		D		3,000.00
Account No. 18664342103	t		bank charge	$\vdash$		H	
US Bank P.O. Box 5227 Cincinnati, OH 45202	_	J					450.00
Account No. <b>322802535</b>	t		bank charges	$\vdash$			
US. Bank c/o Oxford Management Services 135 Maxsen Road Suite 2A Melville, NY 11747		J					640.00
Account No.	t		telephone	$\vdash$			
Verizon North, Inc. 500 Technology Drive Weldon Spring, MO 63304		J					65.00
Account No.	╁		telephone	$\vdash$		_	33.00
Vonage 23 Main Street Holmdel, NJ 07733		J					00.00
				$\perp$			60.00
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Subt his			4,215.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 31 of 57 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Dontay L. Sturdivant,	Case No
	Tiffany Ann Hughes	

					_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	N	DNLLQDLL	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	Įį.	Q	Įψ	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AMOUNT OF CLAIM
	R	Ĺ		CONTINGENT	I DATED	D	
Account No. 192071793			credit purchases	T	T E		
	1			$ldsymbol{le}}}}}}}$	D		
WFNNB							
P.O. Box 182125		J					
Columbus, OH 43218							
							540.00
	┢	⊢		⊢	L	_	
Account No.							
A 4 N	┢			⊢	H		
Account No.							
Account No.	t	H		+	H	H	
recount ito.	ł						
Account No.				Г			
	1						
				丄		L	
Sheet no12_ of _12_ sheets attached to Schedule of			5	Subt	ota	1	540.00
Creditors Holding Unsecured Nonpriority Claims	(Total of this page) 540.00						
					ota		
			/D				63,800.00
			(Report on Summary of Sc	nec	ıule	es)	

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 32 of 57

B6G (Official Form 6G) (12/07)

In re	Dontay L. Sturdivant,	Case No.
	Tiffany Ann Hughes	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 33 of 57

B6H (Official Form 6H) (12/07)

In re	Dontay L. Sturdivant,	Case No
	Tiffany Ann Hughes	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 34 of 57

**B6I (Official Form 6I) (12/07)** 

	Dontay L. Sturdivant			
In re	Tiffany Ann Hughes		Case No.	
		Debtor(s)	·	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE					
Married	RELATIONSHIP(S): minor child minor child minor child minor child	AGE(S) 2 2 3			
Employment:	DEBTOR	•	SPOUSE		
Occupation	Distribution	Social Work	er		
Name of Employer	Lowes	Family Cour	seling Services	;	
	1 1/2 years	6 months	-		
Address of Employer	Rockford, IL				
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	2,475.00	\$	2,889.00
2. Estimate monthly overtime	commissions (Frotate if not paid monthly)	\$	0.00	\$ <del></del>	0.00
2. Estimate monthly overtime		Ψ	0.00	Ψ_	0.00
3. SUBTOTAL		\$.	2,475.00	\$_	2,889.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social secu		\$	329.00	\$	376.00
b. Insurance	nty	\$	99.00	\$ <del>-</del>	0.00
c. Union dues		\$	0.00	\$ <del></del>	0.00
	rement	\$	74.00	\$	0.00
u. Other (Speensy).		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEL	DUCTIONS	\$.	502.00	\$_	376.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$.	1,973.00	\$_	2,513.00
	business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	t payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government as (Specify):	sistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income 13. Other monthly income		\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	\$.	0.00	\$_	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$.	1,973.00	\$_	2,513.00
16. COMBINED AVERAGE MON	ΓΗLY INCOME: (Combine column totals from line	15)	\$	4,486	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 35 of 57

B6J (Official Form 6J) (12/07)

	Dontay L. Sturdivant			
In re	Tiffany Ann Hughes		Case No.	
		Debtor(s)	·	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUA	L DEBT	OR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	The average	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	735.00
a. Are real estate taxes included? Yes No	-	
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other cable	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	700.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	70.00
7. Medical and dental expenses	\$	30.00 700.00
8. Transportation (not including car payments)	\$	150.00
<ol> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$ \$	295.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	293.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ \$	35.00
c. Health	\$ 	0.00
d. Auto	\$ 	100.00
e. Other	φ <u></u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)		
a. Auto	\$	0.00
b. Other replacement vehicle	\$	300.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	474.00
<u> </u>		1
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,249.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,486.00
b. Average monthly expenses from Line 18 above	\$	4,249.00
c. Monthly net income (a. minus b.)	\$	237.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Page 36 of 57 Document

B6J (Official Form 6J) (12/07)

Dontay L. Sturdiyant In re

Doniay L. Sturdivant	
Tiffany Ann Hughes	Case No.

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

## **Other Expenditures:**

personal expenses and diapers	\$ 110.00
animal expense	\$ 40.00
daycare	\$ 324.00
Total Other Expenditures	\$ 474.00

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 37 of 57

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dontay L. Sturdivant Tiffany Ann Hughes		Case No.	
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
	29			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.		
Date	June 27,	, 2008	Signature	/s/ Dontay L. Sturdivant Dontay L. Sturdivant Debtor		
Date	June 27,	, 2008	Signature	/s/ Tiffany Ann Hughes Tiffany Ann Hughes Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 38 of 57

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Dontay L. Sturdivant Tiffany Ann Hughes	Case No.		
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$24,300.00	2006 earnings
\$54,700.00	2007 earnings
\$27.000.00	2008 earnings

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDATES OFAMOUNT STILLOF CREDITORPAYMENTSAMOUNT PAIDOWINGNation Star2008\$700.00\$81,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

ANIE AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	OWING
Jerry Lundquist	2007	\$100.00	\$400.00
friend			
menu			
Geri Boyd	2008	\$350.00	\$0.00
folian d			
friend			
Corry Hughes	2008	\$350.00	\$0.00
•			

brother

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

2

#### Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 40 of 57

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE. TRANSFER OR RETURN DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF **ORDER** 

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

#### 7. Gifts

None 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **Heartland Community Church**  **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

\$1100.00

church

2008

Washington Park

Church

2007

\$1100.00

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 41 of 57

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Bankruptcy Clinic 1 Court Place Rockford, IL 61101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

bankruptcy fee

Credit Counseling \$50.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND ADDRESS OF INSTITUTION

Fifth Third Bank

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
checking, 2007, \$0.00

AMOUNT AND DATE OF SALE OR CLOSING

U.S. Bank checking, 2007, \$0.00

U.S. Bank checking, 2007, \$0.00

Members Alliance Credit Union checking, 2008, \$0.00

U.S. Bank checking, 2007, \$400.00

#### Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 42 of 57

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 1515 Iris Ave. NAME USED

DATES OF OCCUPANCY

2006

Rockford, IL

211 Travelstead Lane Carbondale, IL

2005-2006

2004-2005

2012 Evergreen Terrace

Carbondale, IL

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 43 of 57

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known,

the Environmental Law:

NAME AND ADDRESS OF DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

**ENVIRONMENTAL** 

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

controls, of hours 5 percent of more of the voting of equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

TITLE

# Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 45 of 57

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 27, 2008	Signature	/s/ Dontay L. Sturdivant
			Dontay L. Sturdivant Debtor
Date	June 27, 2008	Signature	/s/ Tiffany Ann Hughes
			Tiffany Ann Hughes
			Ioint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 46 of 57

Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

Dontay L. Sturdivant In re			_ Case No.		
	I	Debtor(s)	Chapter	7	
CHAPTER '	7 INDIVIDUAL DEBTO	OR'S STATEME	NT OF INT	ENTION	
I have filed a schedule of assets	and liabilities which includes debts	s secured by property of	f the estate.		
☐ I have filed a schedule of execut	ory contracts and unexpired leases	which includes persona	al property subje	ect to an unexpire	ed lease.
I intend to do the following with	respect to property of the estate w	hich secures those debt	s or is subject to	a lease:	
Description of Secured Property	Creditor's Name	Property will be	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004 Ford Explorer	Amcore	X	us enempt	11 0.5.0. 3 722	11 0.5.0. 3 02 .(0)
residence	Nation Star	Х			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	1		
-NONE-					
Date <b>June 27, 2008</b>		/s/ Dontay L. Sturdiv Dontay L. Sturdivan Debtor			
Date <b>June 27, 2008</b>		/s/ Tiffany Ann Hugl Tiffany Ann Hughes Joint Debtor			

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main

# Document Page 47 of 57

# United States Bankruptcy Court Northern District of Illinois

		volument District of Immors	G. V	
Tiffany Ann Hug	gnes	Debtor(s)	Case No. Chapter	7
D. T. G. G.		.,	•	
DISC	LOSURE OF COME	PENSATION OF ATTOI	RNEY FOR DE	EBTOR(S)
mpensation paid to n	me within one year before the	filing of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rendered or to
			·	800.00
_				800.00
Balance Due			\$	0.00
<b>299.00</b> of the fil	iling fee has been paid.			
ne source of the comp	pensation paid to me was:			
Debtor	☐ Other (specify):			
ne source of compens	sation to be paid to me is:			
■ Debtor	☐ Other (specify):			
I have not agreed to	o share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.
I have agreed to sha copy of the agreem	are the above-disclosed comp nent, together with a list of the	ensation with a person or persons v names of the people sharing in the	who are not members compensation is atta	or associates of my law firm. A ached.
Analysis of the debt Preparation and filin Representation of the	tor's financial situation, and re ng of any petition, schedules, he debtor at the meeting of cre	endering advice to the debtor in det statement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
Applicable t of motion fo	to Chapter 7: \$75.00 for ea or court approval of reaffi	ach post-petition amendment rmation agreement, and atten	to Schedules; \$7 dance at hearing	
dismissal pr from stay ac	roceedings, reinstatemer ctions or other adversary	nt proceedings, judicial lien av proceedings or attendance a	oidances, post-p	etition amendments, relief
		CERTIFICATION		
ertify that the foregoinkruptcy proceeding.		f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
June 27, 2008		/s/ Gary C. Flande	ers	
		_		
		1 Court Place	•	
		Rockford, IL 6110 815-962-7084 Fa		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	DISC resuant to 11 U.S.C mpensation paid to rendered on behalf of the source of the compart of the compart of the source of compensation of the preparation and fill representation of the source of the deburger of the agreement with the Applicable of motion for the source of the source of motion for the source of t	rsuant to 11 U.S.C. § 329(a) and Bankruptcy mpensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplating a services, I have agreed to accept	Debtor(s)  Disclosure of Compensation of Attol result to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I a impensation paid to me within one year before the filing of the petition in bankruptcy rendered on behalf of the debtor(s) in contemplation of or in connection with the bar For legal services, I have agreed to accept.  Prior to the filing of this statement I have received.  Balance Due.  299.00 of the filing fee has been paid. e source of the compensation paid to me was:  Debtor Other (specify): e source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person  I have agreed to share the above-disclosed compensation with a person or persons ocopy of the agreement, together with a list of the names of the people sharing in the return for the above-disclosed fee, I have agreed to render legal service for all aspect.  Analysis of the debtor's financial situation, and rendering advice to the debtor in del Preparation and filing of any petition, schedules, statement of affairs and plan which Representation of the debtor at the meeting of creditors and confirmation hearing, an [Other provisions as needed]  agreement with the debtor(s), the above-disclosed fee does not include the following Applicable to Chapter 7: \$75.00 for each post-petition amendment of motion for court approval of reaffirmation agreement, and atten from stay actions or other adversary proceedings, judicial lien an from stay actions or other adversary proceedings or attendance at motion to approve reaffirmation agreement.  CERTIFICATION  ertify that the foregoing is a complete statement of any agreement or arrangement for kruptcy proceeding.  June 27, 2008  [s/ Gary C. Flanders Bankruptcy Clinit 1 Court Place Rockford, IL 6110]	Debtor(s)  Case No. Chapter  DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DI  result to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for mpensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be pair rendered on behalf of the debtor(s) in contentiplation of or in connection with the bankruptcy case is as for For legal services, I have agreed to accept

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-72032 Doc 1 Filed 06/27/08 Entered 06/27/08 08:41:49 Desc Main Document Page 49 of 57

#### B 201 (04/09/06)

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gary C. Flanders 6180219	X /s/ Gary C. Flanders	June 27, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
1 Court Place						
Rockford, IL 61101						
815-962-7084						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Dontay L. Sturdivant						
Tiffany Ann Hughes	X /s/ Dontay L. Sturdivant	June 27, 2008				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ Tiffany Ann Hughes	June 27, 2008				
	Signature of Joint Debtor (if any)	Date				

# **United States Bankruptcy Court** Northern District of Illinois

	Dontay L. Sturdivant			
In re	Tiffany Ann Hughes		Case No.	
		Debtor(s)	Chapter	7
	VE	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors: _	64
	(our) knowledge.			
Date:	June 27, 2008	/s/ Dontay L. Sturdivant		
		Dontay L. Sturdivant		
		Signature of Debtor		
Date:	June 27, 2008	/s/ Tiffany Ann Hughes		
		Tiffany Ann Hughes		
		Signature of Debtor		

Alpine Bank c/o Mutual Management 401 E. State Street Rockford, IL 61104

Amcore 501 7th Street Rockford, IL 61104

Ameri Cash Loans 4315 E. State Street Rockford, IL 61108

Americash Loans 880 Lee Stret Suite 302 Des Plaines, IL 60016-6487

Americash Loans c/o Installment Loan Dept. 880 Lee Street Suite 302 Des Plaines, IL 60016

AT&T P.O. Box 8100 Aurora, IL 60507-8100

AT&T P.O. Box 8100 Aurora, IL 60507-8100

AT&T c/o Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne, NY 10532

AT&T c/o West Asset Management 7820 E. Broadway Blvd. Suite 200 Tucson, AZ 85710

Black Expressions Book Club c/o RJM Acquisitions 575 Underhill Blvd. Suite 2 Syosset, NY 11791 Camelot Radiology c/o Rockford Mercantile 2502 S. Alpine Rockford, IL 61108

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One Bank
P.O. Box 30281
Salt Lake City, UT 84130-0281

Capital One Bank c/o Allied Interstate 3000 Corporate Exchange Dr. 5th Fl Columbus, OH 43231

Citibank P.O Box 22828 Rochester, NY 14692

Citifinancial P.O. Box 140489 Irving, TX 75014-0489

Citifinancial Auto Bankruptcy Department P.O. Box 1472 Minneapolis, MN 55440-1472

City of Rockford c/o Mutual Management Service 401 E. State Street Rockford, IL 61104

Commonwealth Edison c/o Harvard Collection Service 4839 N. Elston Ave. Chicago, IL 60630-2534

Cottonwood Financial c/o Paragon Way, Inc. 2101 W. Benwhite B #103 Austin, TX 78704-7516 Crusader Clinic c/o Rockford Mercantile 2502 S. Alpine Rockford, IL 61108

Farmers Insurance c/o Credit Collection Services P.O. Box 55126 Boston, MA 02205-5126

Fifth Third Bank c/o RJM Acquisitions LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416

First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117-5524

First Premier Bank 3820 N. Louise Ave. Sioux Falls, SD 57107-0145

GE Money Bank Attn: Bankruptcy Department P.O Box 10106 Roswell, GA 30076

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

Hampton Ridge c/o Winter and Associates 320 N. Park Blvd Freeport, IL 61032

Hampton Ridge c/o Winter Associates 320 N. Park Boulexa Freeport, IL 61032 HHM Emegency Service c/o Mutual Management Service 401 E. State Street Rockford, IL 61104

Household Credit Card c/o Centeral Credit Services, Inc. P.O. Box 15118 Jacksonville, FL 32239-5118

HSBC c/o Hollander Law Offices P.O. Box 105130 Atlanta, GA 30348-5130

HSBC Bank P.O. Box 5253 Carol Stream, IL 60197

HSBC/West Asset Purchasing, LLC c/o Hollander Law Office P.O. Box 105130 Atlanta, GA 30348-5130

IGS Energy 5020 Brandton Ave. Dublin, OH 43017

Illinois Designated Account Purchas P.O. Box 7017 Deerfield, IL 60015-0707

Jerry Lundquist 210 N. Longwood Rockford, IL 61107

Lane Bryant P.O. Box 427 Milford, OH 45150

Mark A. Milani DDS Manhattan Plaza 4777 E. State Street Rockford, IL 61108 Media Com/Hollywood Video c/o Credit Protection Assoc. 13355 Noel Road Dallas, TX 75240

Nation Star 350 Highland Drive Lewisville, TX 75067

Nation Star P.O. Box 299008 Lewisville, TX 75067

National City Bank c/o JJ Marshal & Assoc., Inc. P.O. Box 182190 Shelby Twp., MI 48318-2190

Naturescape 3111 Sandhutton Ave. Rockford, IL 61109

NiCor Credit Investigations P.O. Box 549 Aurora, IL 60507

OSF 1101 Main Suite 201 Peoria, IL 61606

Physicians Immediate Care P.O. Box 2176 Milwaukee, WI 53201-2176

Physicians Immediate Care c/o Mutual Management Services 401 East State St. 2nd Fl. POB 4777 Rockford, IL 61110

Rice Auto Sales c/o Rockford Mercantile P.O. Box 5847 Rockford, IL 61125-0247 Rockford Public Library c/o Unique National Collections 119 E. Maple Street Jeffersonville, IN 47130

Skip Rounds Farmer's Insurance Company 129 S. Phelps Ave. Rockford, IL 61108

Southern Illinois Univ Carbondale P.O. Box 19242 Springfield, IL 62794-9242

Southern Illinois Univ. Carbondale P.O. Box 19242 Springfield, IL 62794-9242

Southern Illinois University c/o Williams & Fudge, Inc. 300 Chatham Ave. POB 11590 Rock Hill, SC 29731-1590

Southern Illinois University c/o National Credit Management P.O. Box 32900 Saint Louis, MO 63132-8900

Sprint c/o West Asset Management 2703 N. High2ay 75 Sherman, TX 75090

Sprint c/o Diversified Adjustment Service 600 Coon Rapids Blvd. Coon Rapids, MN 55433-5549

Sprint PCS c/o Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne, NY 10532 Swedish American Hospital c/o Mutual Management 401 E. State Street Rockford, IL 61104

US Bank P.O. Box 5227 Cincinnati, OH 45202

US. Bank c/o Oxford Management Services 135 Maxsen Road Suite 2A Melville, NY 11747

Verizon North, Inc. 500 Technology Drive Weldon Spring, MO 63304

Vonage 23 Main Street Holmdel, NJ 07733

WFNNB P.O. Box 182125 Columbus, OH 43218